

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michele Elaine Brown
Debtor

Case No. 15-00265-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Apr 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2020.

db +Michele Elaine Brown, 347 Old Fort Road, Spring Mills, PA 16875-9330
4597592 Afni Subrogation Dept, 1315 MLK Dr., PO Box 3068, Bloomington IL 617023068
4629658 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4597593 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Exxon Mobil, Processing Center, Des Moines IA 503610001)
4597578 Chase, PO Box 24696, Columbus OH 432240696
4603060 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
4597596 Geisinger Health System, PO Box 27727, Newark NJ 071017727
5263704 +JPMorgan Chase Bank, National Association, c/o Kevin S. Frankel, Esquire,
Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4597595 Mt Nittany Medical Center, PO Box 536317, Pittsburgh PA 152535905
4597588 +Sears/CBNA, PO Box 6497, Sioux Falls SD 57117-6497
4597581 Shell/Citibank CBNA, PO Box 6497, Sioux Falls SD 571176497
4597591 The Bureaus, 1717 Central Street, Evanston IL 602011507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4600062 EDI: AIS.COM Apr 16 2020 23:28:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4597582 EDI: BANKAMER.COM Apr 16 2020 23:28:00 Bank of America, PO Box 982235,
El Paso TX 799982235
4617802 EDI: RECOVERYCORP.COM Apr 16 2020 23:28:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
5060287 +EDI: PRA.COM Apr 16 2020 23:28:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4597594 EDI: CITICORP.COM Apr 16 2020 23:28:00 Shell Oil, Processing Center,
Des Moines IA 503590001
4597579 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 16 2020 19:47:21 Citizens Bank,
1 Citizens Drive, Riverside RI 029153019
4597583 EDI: CAPITALONE.COM Apr 16 2020 23:28:00 Capital One/Boscov's, PO Box 30253,
Salt Lake City UT 841300253
4597580 EDI: CITICORP.COM Apr 16 2020 23:28:00 Citibank Cd Unit, PO Box 6497,
Sioux Falls SD 571176497
4643717 +EDI: CITICORP.COM Apr 16 2020 23:28:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
4597584 EDI: CITICORP.COM Apr 16 2020 23:28:00 Citicards CBNA, PO Box 6241, Ibs Cdv Disputes,
Sioux Falls SD 571176241
4608372 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 16 2020 19:47:21 Citizens Auto Finance,
443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321
4597585 EDI: WFNNB.COM Apr 16 2020 23:28:00 Comenity Bank/Bon Ton, PO Box 182789,
Columbus OH 432182789
4597586 EDI: DISCOVER.COM Apr 16 2020 23:28:00 Discover Bank, PO Box 15316,
Wilmington DE 198505316
4602023 EDI: DISCOVER.COM Apr 16 2020 23:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4597589 EDI: RMSC.COM Apr 16 2020 23:28:00 GECRB/Old Navy DC, PO Box 965005,
Orlando FL 328965005
4597587 EDI: TSYS2.COM Apr 16 2020 23:28:00 Macy's/DSNB, PO Box 17759, Clearwater FL 337620759
4597590 EDI: MID8.COM Apr 16 2020 23:28:00 Midland Funding LLC, 8875 Aero Drive Ste 200,
San Diego CA 921232255
4642938 EDI: PRA.COM Apr 16 2020 23:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4836410 +EDI: Q3G.COM Apr 16 2020 23:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
4836409 EDI: Q3G.COM Apr 16 2020 23:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4634115 EDI: ECAST.COM Apr 16 2020 23:28:00 eCAST Settlement Corporation assignee of Citibank, NA,
POB 29262, New York NY 10087-9262

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION pa-bk@logs.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
W. David Todd on behalf of Debtor 1 Michele Elaine Brown boalsburg@hotmail.com, dwdt@aol.com
TOTAL: 6

Information to identify the case:

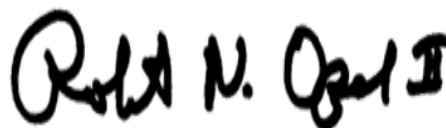
| | | | |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Michele Elaine Brown</u> | Social Security number or ITIN | xxx-xx-2055 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court Middle District of Pennsylvania | | | |
| Case number: 4:15-bk-00265-RNO | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele Elaine Brown

4/16/20**By the court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Tonia Wilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.